

IN RE:

MICHAEL A. DZURKO  
AMY L. DZURKO  
Debtor(s)

Ronda J. Winnecour  
Movant

vs.

No Repondents.

Case No.:19-23105

Chapter 13

Document No.: 84

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 13th day of December, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED  
12/13/24 4:21 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:  
  
U.S. BANKRUPTCY JUDGE dmr

In re:  
Michael A. Dzurko  
Amy L. Dzurko  
Debtors

Case No. 19-23105-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 13, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Michael A. Dzurko, Amy L. Dzurko, 1923 Avella Road, Avella, PA 15312-2371
15100106	+ CBCS / Spartan Health, P.O. Box 2724, Columbus, OH 43216-2724
15100112	+ Credit Management / UPMC Tuition, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15100118	+ I C System Inc / Ambulatory Anesthesia, Attn: Bankruptcy, P.O. Box 64378, St. Paul, MN 55164-0378
15100126	+ Transworld Sys Inc/51 / Greater Wash Rad, Attn: Bankruptcy, Po Box 15618, Wilmington, DE 19850-5618

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 14 2024 00:04:04	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 14 2024 00:03:32	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2024 01:16:20	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15138157	Email/Text: ally@ebn.phinsolutions.com	Dec 13 2024 23:40:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15100102	+ Email/Text: ally@ebn.phinsolutions.com	Dec 13 2024 23:40:00	Ally Financial, 200 Renaissance Ctr # B0, Detroit, MI 48243-1300
15119729	Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:15:47	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15100103	+ Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:15:34	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
15136954	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2024 23:40:00	CALIBER HOME LOANS, INC., 13801 Wireless Way, Oklahoma City, OK 73134-2500
15128804	Email/Text: BKPT@cfna.com	Dec 13 2024 23:40:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
15100104	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 13 2024 23:40:00	Caliber Home Loans, Attn: Cash Operations, Po Box 24330, Oklahoma City, OK 73124-0330
15100105	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 23:50:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15120151	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 23:51:32	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15135575	Email/PDF: bncnotices@becket-lee.com	Dec 14 2024 00:03:53	Capital One, N.A., c/o Becket and Lee LLP, PO

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 49

			Box 3001, Malvern PA 19355-0701
15100107	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:15:16	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15100108	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:02:55	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15138081	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:02:56	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15100109	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity Bank/Giant Eagle, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15100110	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity Bank/Kay Jewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15100111	+ Email/Text: BKPT@cfna.com	Dec 13 2024 23:40:00	Credit First National Association, Attn: Bankruptcy, Po Box 81315, Cleveland, OH 44181-0315
15100115	Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15100114	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Department of Education/Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
15100113	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	Department of Education/Nelnet, Po Box 82561, Lincoln, NE 68501-2561
15103149	Email/Text: mrdiscen@discover.com	Dec 13 2024 23:40:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15100116	Email/Text: SAABankruptcy@fcbanking.com	Dec 13 2024 23:40:00	First Commonwealth Bank, Attn: Bankruptcy, Po Box 400, Indiana, PA 15701
15104416	^ MEBN	Dec 13 2024 23:39:17	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15100117	+ Email/Text: bankruptcy.notices@hdfsi.com	Dec 13 2024 23:40:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15118156	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Dec 13 2024 23:40:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
15100119	+ Email/Text: PBNCNotifications@perituservices.com	Dec 13 2024 23:40:00	Kohls/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15135899	Email/PDF: resurgentbknofications@resurgent.com	Dec 13 2024 23:50:42	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15323553	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 14 2024 00:15:24	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15137314	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2024 00:04:08	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15100120	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 23:50:36	Paypal Credit, P.O. Box 960061, Orlando, FL 32896-0061
15136180	Email/Text: bnc-quantum@quantum3group.com	Dec 13 2024 23:40:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
15100479	^ MEBN	Dec 13 2024 23:39:13	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15100121	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 23:51:34	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15100122	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 01:16:22	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15100123	+ Email/PDF: ais.sync.ebn@aisinfo.com		

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 49

15100124	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:03:58	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15100125	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:15:27	Synchrony Bank/PayPal Cr, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15111998	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 14 2024 01:16:18	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15100127	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Dec 13 2024 23:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
15109017	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Dec 13 2024 23:40:00	US Bank/RMS CC, Attn: Bankruptcy, Po Box 6351, Fargo, ND 58125-6351
15100128	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Dec 13 2024 23:40:00	US Department of Education c/o Nelnet, 121 S 13th St, Suite 201, Lincoln, NE 68508-1911
15138762	Email/PDF: ebn_ais@aisinfo.com	Dec 13 2024 23:40:00	Verizon, P.O. Box 489, Newark, NJ 07101-0489
		Dec 13 2024 23:50:14	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Caliber Home Loans, INC.
cr		MIDFIRST BANK
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
15176678	*+	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MIDFIRST BANK blemon@kmlawgroup.com lemondropper75@hotmail.com
David A. Rice	on behalf of Joint Debtor Amy L. Dzurko ricelaw1@verizon.net lowdenscott@gmail.com
David A. Rice	on behalf of Debtor Michael A. Dzurko ricelaw1@verizon.net lowdenscott@gmail.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 49

Denise Carlon

on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com

Gary W. Darr

on behalf of Creditor First Commonwealth Bank gdarr@lenderlaw.com

Jerome B. Blank

on behalf of Creditor Caliber Home Loans INC. jblank@pincuslaw.com, brausch@pincuslaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Scott R. Lowden

on behalf of Debtor Michael A. Dzurko lowdenscott@gmail.com

Scott R. Lowden

on behalf of Joint Debtor Amy L. Dzurko lowdenscott@gmail.com

Sindi Mncina

on behalf of Creditor Caliber Home Loans INC. smncina@raslg.com

Thomas Song

on behalf of Creditor Caliber Home Loans INC. pawb@fedphe.com

TOTAL: 12